

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF NEW YORK

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PACIFIC LIFE INSURANCE COMPANY,  
CONFEDERATION LIFE INSURANCE and  
ANNUITY COMPANY,

Plaintiffs,

DECISION AND ORDER

06-CV-6554L

v.

RAPID SETTLEMENTS, LTD.,  
JOYCE ALLEN,

Defendants.

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Upon consideration of the Motion for Summary Judgment brought by plaintiffs Pacific Life Insurance Company and Confederation Life Insurance and Annuity Company (Dkt. #11), and based on the Court's oral decision, announced on July 30, 2007, (Dkt. #26), incorporated here by reference,

IT IS HEREBY ORDERED that plaintiffs' motion is GRANTED.

IT IS FURTHER ORDERED that the purported assignment of the right to receive structured settlement payments, which was memorialized in a Transfer Agreement and Amended Transfer Agreement executed by defendants Rapid Settlement, Ltd. and Joyce Allen, is void and unenforceable; and

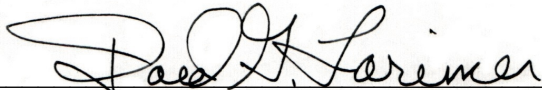
IT IS FURTHER ORDERED that the June 21, 2006 Texas arbitration award purporting to effectuate the Amended Transfer Agreement is void and unenforceable, and Rapid Settlements, Ltd.

has no right to receive, nor are plaintiffs obligated to pay to Rapid Settlements, Ltd., any of the payments due to Ms. Allen; and

IT IS FURTHER ORDERED that Rapid Settlements, Ltd. is enjoined from taking further action in any forum to seek to recover the annuity payments due to Ms. Allen; and

IT IS FURTHER ORDERED that Rapid Settlements, Ltd.'s motion to dismiss (Dkt. #5) is dismissed as moot.

IT IS SO ORDERED.

  
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DAVID G. LARIMER  
United States District Judge

Dated: Rochester, New York  
September 5, 2007.